THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) and (b) Several NRI organisations have in the past represented for permission to invest in real estate, housing development, plantation and other agricultural activities and also in the waste land development. Under the existing policy NRI's are permitted to purchase one residential property freely, but are not permitted to invest in real estate etc. Existing schemes, rules and regulations regarding NRI investments are continuously under review and suitable changes are made where necessary.

Remittances to India by the Indian Living Abroad

3471. SRI SUNIL BASU RAY : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the Indians living abroad are facing distinct disadvantages in remitting money to India;

(b) whether Government's attention has been drawn to the letter published in 'The Statesman' Delhi edition dated the 15th August, 1990 in this regard; and

(c) if so, what is Government's reaction thereto ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) to (c) A letter to the Newspaper about difficulties in remittances faced by NRIs has come to our notice. Government is not aware of such problems being generally faced by NRIs. However, RBI has been advised to take appropriate action wherever considered necessary.

खाद और बीज की खरीद के लिए किसानों को केन्द्रीय सहायता

3472. **डा. अबरार अहमद खान** वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) इस वर्ष वर्षा शुरू होने के बाद केन्द्र सरकार द्वारा किसानों को उर्वरक और बीज की खरीद के लिए ऋण देने हेतु क्या प्रबंध किए गए हैं; और

(ख) राजस्थान में चालू वर्ष के दौरान अब तक बांटे गए नए कृषि ऋणों का ब्यौरा क्या है तथा दस हजार रुपये तक के ऋण माफ किए जाने की घोषणा के अनुसार कितने किसानों के पुराने ऋण माफ किए गए हैं?

वित्त मंत्रालय में उप मंत्री (श्री अनिल शास्त्री : (क) और (ख) विभिन्न फसलों को उगाने के लिए उपलब्ध कराए जाने वाले बैंक वित्त की मात्रा जिला स्तर पर बनाए गए तकनीकी समिति द्वारा निर्धारित की जाती है जो खाद एवं बीज, मिट्टी की प्रकृति, जल की उपलब्धता, किसानों की खपत, आवश्यकता, मजदूरी इत्यादि सहित विभिन्न विशिष्टियों के प्रचलित लागत को ध्यान में रखकर उसका निर्धारण करती है । खाद की उपलब्धता और वितरण संबंधी व्यवस्था राज्य सरकारों द्वारा की जाती है और बैंकिंग क्षेत्र इस प्रयोजन के लिए वित्तपोषण करता है ।

राजस्थान के सहकारी बैंकों ने चालू वर्ष के जून 1990 तक की अवधि के लिए 13.08 करोड़ रुपए तक के नये कृषि ऋण दिए हैं । ऋण राहत योजना के अन्तर्गत किसानों के पहचान की प्रक्रिया जारी है और इस ऋण राहत योजना से लाभान्वित होने वाले उधारकर्ताओं को कार्रवाई पूरी होने के पश्चात् नये ऋण दिए जायेंगे ।

Creation/Upgradation of Posts in Secretariat Offices

3473. DR. NARREDDY THULASI REDDY : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that instructions have been issued by his Ministry to the effect that the approval of the Cabinet is required to be taken for creation/upgradation of posts in Secretariat Offices after providing matching savings in equal proportions;

(b) whether it is also a fact that for the purpose of determination of matching

savings, the financial effect should also include the expenditure involved on the sanction of the posts of stenographers of appropriate grade along with the posts of officers sought to be created/upgraded; and

(c) if so, in what manner the cases of creation/upgradation of posts of stenographers would be dealt with where the posts of officers had been created/upgraded a long time back, but the posts of stenographers for those officers are yet to be created/upgraded and the conncerned departments are facing difficulties in providing matching savings on this account?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) Yes, Sir. Cabinet approval is required for creation/upgradation of non-plan posts.

(b) Yes, Sir. Instructions have since been issued on 5-6-90, *inter-alia,* stipulating that whenever posts are suggested for creation/upgradation as a part of Cadre Review or otherwise, the implications by way of requirement of additional personal and supporting staff as per prescribed norms should also be simultaneously projected.

(c) In such cases, the proposals are considered by the concerned administrative Ministries/Departments in consultation with the Ministry of Finance. In cases where the posts of stenographers are required to be created/upgraded as per the prescribed norms and the concerned departments find it difficult to provide matching savings, the question of relaxation of the condition of matching savings is also considered.

Reduction of Excise Duty and Sales Tax on Indegenously Developed Products

3474. SHRI VIREN J. SHAH : Will the Minister of FINANCE be pleased to state :

(a) whether there is any proposal to reduce the rate of excise duty and sales tax for products developed in house without foreign know how;

(b) what fiscal incentives would be provided to industries commercialising technologies developed in the national institutes; and

(c) whether Government have any scheme for providing personal incentives/rewards to Indian scientists/technologists involved in the development of commercially viable technologies; is so, what are the details thereof?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) There is no proposal to reduce rate of excise duty for products developed in-house without foreign know-how. Sales Tax is a state subject and there is no proposal from any state in this regard.

(b) and (c) Tax incentives under Section 35,80 GGA and 80-0 of Income Tax Act are provided to Industries for encouraging scientific reseach and for exporting the technologies outsides the country.

Loss incurred by General Insurance Corporation

3475. SHRI RAJNI RANJAN SAHU : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the General Insurance Corporation has incurred a loss of Rs. 146 crores on a premium of Rs. 2349 crores in 1989 against the profit of Rs. 3 crores on a premium of Rs. 100 crores in 1971; and

(b) if so, what are the reasons therefor?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI) : (a) and (b) It is not correct to say that the General Insurance Industry has suffered a loss during the fifteen months' period ending 31-3-1989. On the contrary, the industry has earned a profit of about Rs. 229 Crores during the period However, there were losses in onderwritting during the fifteen months' period ending 31-3-1989 which was mainly due to unfavourable claims experience in the motor insurance business.

जम्मू और कश्मीर में पर्यटन का विकास

3476. **श्री राम नरेश यादव** : क्या पर्यटन मंत्री यह बताने की कृपा करेंगे कि (क) पिछले तीन वर्षों (1987-88, 1988-89, 1989-90) के दौरान कितने पर्यटक